

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ERNEST MT HOLMES
CHERYLITHA N WASHINGTON
Debtor(s)

Case No. 15-22506

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/30/2015.
- 2) The plan was confirmed on 08/27/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/01/2018.
- 6) Number of months from filing to last payment: 28.
- 7) Number of months case was pending: 32.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$11,077.20
Less amount refunded to debtor \$271.35

NET RECEIPTS: \$10,805.85

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$471.24
Other \$65.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,536.24

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARGON COLLECTION AGENCY	Unsecured	717.00	NA	NA	0.00	0.00
Acceptance Now	Unsecured	1,250.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	90.00	NA	NA	0.00	0.00
CAPITAL RECOVERY V LLC	Unsecured	1,161.00	1,161.32	1,161.32	36.42	0.00
CAVALRY SPV I LLC	Unsecured	608.00	607.53	607.53	19.05	0.00
CCI	Unsecured	310.00	NA	NA	0.00	0.00
CDA/PONTIAC	Unsecured	458.00	NA	NA	0.00	0.00
CDA/PONTIAC	Unsecured	414.00	NA	NA	0.00	0.00
CDA/PONTIAC	Unsecured	306.00	NA	NA	0.00	0.00
CDA/PONTIAC	Unsecured	306.00	NA	NA	0.00	0.00
CDA/PONTIAC	Unsecured	303.00	NA	NA	0.00	0.00
CHASE	Unsecured	2,500.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	500.00	414.00	414.00	16.20	0.00
Crd Prt Asso	Unsecured	732.00	NA	NA	0.00	0.00
Credit Collections Svc	Unsecured	100.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT	Unsecured	1,454.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT CO	Unsecured	683.00	2,923.05	2,923.05	114.38	0.00
CUSTOM COLL SERVICES	Unsecured	88.00	NA	NA	0.00	0.00
CUSTOM COLL SERVICES	Unsecured	72.00	NA	NA	0.00	0.00
CUSTOM COLLECTION SERVICES INC	Unsecured	183.00	352.88	352.88	15.37	0.00
DIRECTV LLC	Unsecured	NA	344.61	344.61	15.01	0.00
ENHANCED RECOVERY CORP	Unsecured	639.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP	Unsecured	524.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP	Unsecured	77.00	NA	NA	0.00	0.00
ER Solutions/Convergent Outsourcing, IN	Unsecured	198.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	451.00	NA	NA	0.00	0.00
GALAXY ASSET PURCHASING LLC	Unsecured	NA	675.10	675.10	15.92	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	NA	1,218.92	1,218.92	38.22	0.00
Midland Funding	Unsecured	502.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	692.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,241.00	2,867.46	2,867.46	112.20	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PERITUS PORTFOLIO SERVICES	Secured	6,900.00	9,150.00	6,900.00	2,952.62	712.53
PERITUS PORTFOLIO SERVICES	Unsecured	8,982.00	9,564.79	11,814.79	514.60	0.00
SENEX SERVICES	Unsecured	732.00	732.00	732.00	17.27	0.00
SOUTHWEST CREDIT SYSTEM	Unsecured	291.00	NA	NA	0.00	0.00
SPEEDY CASH	Secured	1,000.00	0.00	1,000.00	1,000.00	48.54
SPRINT NEXTEL	Unsecured	727.00	796.65	796.65	34.69	0.00
SPRINT NEXTEL	Unsecured	NA	726.86	726.86	17.15	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	100.00	NA	NA	0.00	0.00
Stellar Recovery Inc	Unsecured	609.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	345.00	NA	NA	0.00	0.00
Trident Asset Manageme	Unsecured	77.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	6,794.00	10,552.01	10,552.01	459.57	0.00
US DEPT OF EDUCATION	Unsecured	3,715.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	3,293.00	3,318.90	3,318.90	129.87	0.00
VIRTUOSO SOURCING GROUP	Unsecured	797.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,900.00	\$3,952.62	\$761.07
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$7,900.00	\$3,952.62	\$761.07
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$38,506.08	\$1,555.92	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,536.24</u>
Disbursements to Creditors	<u>\$6,269.61</u>
TOTAL DISBURSEMENTS :	<u>\$10,805.85</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/05/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.